Case 19-12596-JKS Doc 29 Filed 04/20/19 Entered 04/21/19 00:40:29 Desc Imaged

	Certificate of Notice	- Page 1 01 5			
Information to	identify the case:	rage 1 or 0			
Debtor 1:	David L Wecht	Social Security number or ITIN:	xxx-xx-6966		
	First Name Middle Name Last Name	EIN:			
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:			
United States Ba	ankruptcy Court: District of New Jersey	Date case filed in chapter:	13	2/7/19	
Case number:	19-12596-JKS	Date case converted to chapter:	7	4/15/19	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	David L Wecht	
2.	All other names used in the last 8 years	dba David L. Wecht, Esq., LLC	
3.	Address	82 Susan Dr Closter, NJ 07624–2315	
4.	Debtor's attorney Name and address	Cassandra C. Norgaard Norgaard O'Boyle 184 Grand Avenue Englewood, NJ 07631	Contact phone 201–871–1333
5.	Bankruptcy trustee Name and address	David Wolff Law Offices of David Wolff LLC 396 Route 34 Matawan, NJ 07747	Contact phone 732–566–1189

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Case number 19-12596-JKS Debtor David L Wecht

6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676-6856

MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site:

Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays)

Contact phone 973-645-4764

Date: 4/18/19

Location:

7. Meeting of creditors

joint case, both spouses must attend. Creditors may attend, but

are not required to do so. All individual debtors must provide picture identification and proof of social security

number to the trustee at the meeting of creditors. Failure to do so may result in May 23, 2019 at 09:30 AM

www.njb.uscourts.gov.

Debtors must attend the meeting The meeting may be continued or adjourned to a to be questioned under oath. In a later date. If so, the date will be on the court docket.

Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504

Filing deadline: 7/22/19

8. Presumption of abuse

your case being dismissed.

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),
- · if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

· if you assert that the discharge should be denied under § 727(a)(8) or (9).

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO **DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER** PROTECT YOUR RIGHTS.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

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12. Exempt property

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The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

page 2

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Certificate of Notice Page 4 of 5
United States Bankruptcy Court
District of New Jersey

In re: David L Wecht Debtor Case No. 19-12596-JKS Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 2 Date Rcvd: Apr 18, 2019 Form ID: 309A Total Noticed: 48

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 20, 2019.
db
                      David L Wecht,
                                             82 Susan Dr,
                                                                   Closter, NJ 07624-2315
                     +Jaclynn McDonnell, Norgaard O'Boyle, 184 Grand Avenue, Englewo
Active Orthopedics, 25 Prospect Ave, Hackensack, NJ 07601-1960
                                                                                                            Englewood, NJ 07631-3578
atv
518016060
                      Anesthesia & Pain Mgmt Group, c/o Frost-Arnett Company, 1327 E Broadway St # B, Campbellsville, KY 42718-1599
Anthony J. Sylvester, Esq., Riker, Danzig, Scherer, Hyland & Perritt, 1 Speedwell Ave,
518016063
518016064
                       Morristown, NJ 07960-6838
518016065
                      Associated Credit Services Inc.,
                                                                     115 Flanders Rd Ste 140, Westborough, MA 01581-1087
518016067
                      Chase Auto, PO Box 901003, Fort Worth, TX 76101-2003
                     Chase Aulo, PO Box 901003, Fort Worth, TX 76101-2003
+Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
Chicago Title Insurance Company, 601 Riverside Ave Bldg 5, Jacksonville, FL 32204-2945
David A. Niles, Esq., Fidelity National Law Group, 105 Eisenhower Pkwy Ste 103,
Roseland, NJ 07068-1640
518135752
518016069
518016070
                      GEM Recovery Systems, PO Box 85, Emerson, NJ 07630-0085
Hudson Crossing Surgery Center, 2 Executive Dr, Fort Lee, NJ 07024-3308
JP Morgan Chase Bank, 600 Community Dr, Manhasset, NY 11030-3802
Jaclyn Wecht, 82 Susan Dr, Closter, NJ 07624-2315
518016073
518016074
518016077
518016076
                      Judy Hages, c/o Law Offices of Michael F. Rehill,
518016078
                        Westwood, NJ 07675-1600
                       LX Financial, c/o Raphael M. Rosenblatt, Esq. Rosenbla, Hackensack, NJ 07601
518016079
                     +KeyMed Data Services, PO Box 102607, Atlanta, GA 30368-2607
                      LX Financial,
518016081
                                                                                                         21 Main Street Court Plz S Ste 305.
518016080
                      Laboratory Corporation of America, PO Box 2240,
                                                                                              Burlington, NC 27216-2240
                                      C/O GEM RECOVERY SYSTEMS, 800 KINDERKAMACK ROAD SUITE 206N,
518037400
                     +NVE BANK,
                        ORADELL, NJ 07649-1554
                                      76 Engle St,
                                                             Englewood, NJ 07631-2905
518016082
                      NVE Bank,
                      NYS Dept of Soc Serv.-Child Support, 11 New Hempstead Rd, New City, NY 10956-3664
Orange and Rockland Utilities, 666 3rd Ave, New York, NY 10017-4011
518016083
518016084
                      Premier Medical Alliance, 466 Old Hook Rd Ste 1, Emerson, NJ 07630-1368
Ready Refresh by Nestle, 6661 Dixie Hwy Ste 4, Louisville, KY 40258-3950
518016085
518016086
                     Rocco Sconzo, Court Officer, PO Box 871, Saddle Brook, NJ 07663-0871
Rubin & Rothman, 1787 Veterans Hwy Ste 32, Islandia, NY 11749-1500
#Solomon and Solomon, PC, 5 Columbia Cir, Albany, NY 12203-5180
State of New Jersey Division of Taxation, PO Box 269, Trenton, NJ 08695-0269
The Physical Medicine and Rehab Center, 500 Grand Ave Ste 100, Englewood, NJ
518016087
518016088
518016089
518016090
518016091
                                                                                                                     Englewood, NJ 07631-4968
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: cnorgaard@norgaardfirm.com Apr 18 2019 23:23:43 Cassandra C. Norgaard,
                       Norgaard O'Boyle, 184 Grand Avenue, Englewood, NJ 07631
                     +EDI: BDWOLFF.COM Apr 19 2019 03:13:00
                                                                                 David Wolff,
                                                                                                      Law Offices of David Wolff LLC,
tr
                        396 Route 34, Matawan, NJ 07747-7115
                      E-mail/Text: usanj.njbankr@usdoj.gov Apr 18 2019 23:24:13
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
                                                                                                              U.S. Attorney, 970 Broad St.,
smg
                     +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 18 2019 23:24:11
                                                                                                                       United States Trustee
smg
                        Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
                        Newark, NJ 07102-5235
                      EDI: URSI.COM Apr 19 2019 03:13:00
518016061
                                                                             Alltran Financial LP, PO Box 722929,
                        Houston, TX 77272-2929
                       EDI: RMCB.COM Apr 19 2019 03:13:00 American Medical Collection Agency,
518016062
                        4 Westchester Plz Ste 110, Elmsford, NY 10523-1615

EDI: RESURGENT.COM Apr 19 2019 03:13:00 Ashley Funding Services LLC,
                      EDI: RESURGENT.COM Apr 19 2019 03:13:00
518140972
                       Resurgent Capital Services,
                                                                PO Box 10587, Greenville, SC 29603-0587
19 03:13:00 Capital One Bank USA NA, PO Box 85015,
                      EDI: CAPITALONE.COM Apr 19 2019 03:13:00
518016066
                     Richmond, VA 23285-5015
+EDI: AIS.COM Apr 19 2019 03:13:00
Oklahoma City, OK 73118-7901
518067295
                                                                            Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,
518016068
                       EDI: CHASE.COM Apr 19 2019 03:13:00
                                                                               Chase Card, PO Box 15298,
                        Wilmington, DE 19850-5298
                       EDI: DISCOVER.COM Apr 19 2019 03:13:00
518016071
                                                                                   Discover Bank, PO Box 15316,
                        Wilmington, DE 19850-5316
                     EDI: DISCOVER.COM Apr 19 2019 03:13:00

PO Box 3025, New Albany, OH 43054-3025

EDI: IRS.COM Apr 19 2019 03:13:00

Philadelphia, PA 19101-7346

+EDI: CAUT.COM Apr 19 2019 03:13:00

JPMG
518027069
                                                                                   Discover Bank,
                                                                                                           Discover Products Inc.
518016075
                                                                            IRS-Centralized Insolvency Operations, PO Box 7346,
518065499
                                                                             JPMorgan Chase Bank, N.A., PO Box 29505 AZ1-1191,
                       Phoenix, AZ 85038-9505
518016092
                       EDI: TFSR.COM Apr 19 2019 03:13:00
                                                                             Toyota Motor Credit Coporation, 19001 S Western Ave,
                        Torrance, CA 90501-1106
                      EDI: BL-TOYOTA.COM Apr 19 2019 03:13:00
518064323
                                                                                 Toyota Motor Credit Corporation,
                     c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
+EDI: AIS.COM Apr 19 2019 03:13:00 Verizon, by American InfoSource as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518166743
```

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District/off: 0312-2 User: admin Page 2 of 2 Date Rcvd: Apr 18, 2019

Form ID: 309A Total Noticed: 48

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center

(continued)

518152659 +EDI: WFFC.COM Apr 19 2019 03:13:00 Wells Fargo Bank, N.A., Attention Payment Processing,

MAC# F2302-04C, 1 Home Campus, Des Moines, Jowa 50328-0001

518016093 EDI: WFFC.COM Apr 19 2019 03:13:00 Wells Fargo Home Mortgage, PO Box 10335,

Des Moines, IA 50306-0335

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518016072 ##+Emergency Physicians of Englewood, PC, PO Box 3266, Indianapolis, IN 46206-3266

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2019 at the address(es) listed below:

Cassandra C. Norgaard on behalf of Debtor David L Wecht cnorgaard@norgaardfirm.com,

sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, N.A. cwohlrab@logs.com,

njbankruptcynotifications@logs.com

Christopher J. Balala on behalf of Creditor Chicago Title Insurance Company

christopher.balala@fnf.com,

ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com;dmedina@scura.com

David Wolff dwtrustee@verizon.net, NJ50@ecfcbis.com

David A. Niles on behalf of Creditor Chicago Title Insurance Company david.niles@fnf.com

Jaclynn McDonnell on behalf of Debtor David L Wecht jmcdonnell@norgaardfirm.com, sferreira@norgaardfirm.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7